



Bank Holding Company Performance Report December 31, 2020—FR BHCPR

This report, which is prepared by the Federal Reserve Board's Division of Supervision and Regulation, is used by the Federal Reserve System in carrying out its supervisory responsibilities. All information contained herein was obtained from sources deemed reliable. However, no guarantee is given as to the accuracy of the data or of the calculations derived there from. The data and calculations in this report do not indicate approval or disapproval of any particular institution's performance and are not to be

construed as a rating of any institution by the Federal Reserve System. Users are cautioned that any conclusions drawn from this report are their own and are not to be attributed to the Federal Reserve System. In this report, all references to "bank holding company(ies)" are inclusive of "savings and loan holding company(ies)" unless otherwise noted. Questions regarding the contents of this report should be directed to the nearest Federal Reserve Bank.

BHC Name [SPEND LIFE WISELY COMPANY, INC.](#)

City/State [DURANT, OK](#)

Bank Holding Company Information

Federal Reserve District: [10](#)

Consolidated Assets (\$000): [10,567,697](#)

Peer Group Number: [1](#) Number in Peer Group: [128](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[SPEND LIFE WISELY COMPANY, INC.](#)

[1400 WEST MAIN STREET](#)

[DURANT, OK 74701](#)

Table of Contents

Section	Page Number
Summary Ratios	1
Consolidated Information:	
Income Statement - Revenues and Expenses.....	2
Relative Income Statement and Margin Analysis	3
Non-Interest Income and Expenses	4
Assets	5
Liabilities and Changes in Capital.....	6
Percent Composition of Assets	7
Loan Mix and Analysis of Concentrations of Credit.....	7A
Liquidity and Funding.....	8
Derivatives and Off-Balance-Sheet Transactions	9
Derivative Instruments	10
Derivatives Analysis	11
Allowance and Net Loan and Lease Losses	12
Past Due and Nonaccrual Assets	13
Past Due and Nonaccrual Loans and Leases.....	13A
Past Due and Nonaccrual Loans and Leases—Continued.....	13B
Regulatory Capital Components and Ratios	14
Insurance and Broker-Dealer Activities	15
Foreign Activities	16
Servicing, Securitization and Asset Sale Activities—Part 1	17
Servicing, Securitization and Asset Sale Activities—Part 2	18
Servicing, Securitization and Asset Sale Activities—Part 3	19
Parent Company Information:	
Parent Company Income Statement	20
Parent Company Balance Sheet	21
Parent Company Analysis—Part 1	22
Parent Company Analysis—Part 2	23

Summary Ratios

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
Average assets (\$000)	9,427,267			7,561,976			6,659,653			6,043,500					
Net income (\$000)	115,902			48,426			91,053			75,571					
Number of BHCs in peer group	128			146			154			148					
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	3.33	2.77	82	3.54	3.21	67	3.72	3.33	80	3.61	3.29	75			
+ Non-interest income	2.50	1.21	88	1.75	0.90	91	1.68	0.90	91	1.64	0.93	89			
- Overhead expense	3.89	2.57	87	3.63	2.59	87	3.70	2.58	90	3.78	2.60	91			
- Provision for credit losses	0.52	0.51	56	0.21	0.12	82	0.27	0.12	85	0.17	0.11	74			
+ Securities gains (losses)	0.13	0.02	95	0.04	0.01	91	-0.01	0	18	0.02	0.01	69			
+ Other tax equivalent adjustments	0	0	48	0	0	46	0	0	45	0	0	79			
= Pretax net operating income (tax equivalent)	1.56	1.04	83	1.49	1.53	42	1.41	1.55	37	1.32	1.55	28			
Net operating income	1.23	0.81	82	0.64	1.19	10	1.37	1.22	66	1.25	0.95	81			
Net income	1.23	0.82	81	0.64	1.19	10	1.37	1.22	66	1.25	0.95	81			
Net income (Subchapter S adjusted)							1.18			1.11	1.41	35	0.86	1.11	28
Percent of Average Earning Assets															
Interest income (tax equivalent)	4.43	3.55	93	5.06	4.49	86	4.95	4.38	85	4.66	4.06	91			
Interest expense	0.89	0.52	87	1.29	1.02	76	0.91	0.81	62	0.64	0.54	70			
Net interest income (tax equivalent)	3.54	3.01	80	3.76	3.45	64	4.04	3.58	80	4.02	3.54	80			
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.13	0.27	37	0.14	0.11	66	0.06	0.09	49	0.21	0.10	79			
Earnings coverage of net loan and lease losses (X)	21.22	22.91	65	16.95	22.46	51	38.56	29.27	66	9.46	0.97	37			
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.12	1.58	22	0.82	0.94	35	0.81	0.94	32	0.55	0.95	11			
Allowance for loan and lease losses / Total loans and leases	1.08	1.55	23	0.81	0.93	34	0.80	0.93	34	0.54	0.94	12			
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.72	0.71	58	1.05	0.56	86	1.29	0.57	90	1.33	0.57	90			
30-89 days past due loans and leases / Total loans and leases	0.15	0.39	17	0.60	0.31	84	0.45	0.32	72	0.39	0.32	69			
Liquidity and Funding															
Net noncore funding dependence	11.83	3.20	78	14.16	10.70	61	9.94	13.54	35	9.32	13.97	31			
Net short-term noncore funding dependence	2.22	-4.76	75	4.98	5.88	43	4.77	8.57	32	4.74	9.65	26			
Net loans and leases / Total assets	76.11	61.58	90	73.27	72.36	47	70.59	73.30	34	71.96	72.64	44			
Capitalization															
Tier 1 leverage ratio	8.21	9.13	22	8.57	10.39	10	8.43	10.37	10	8.36	10.04	10			
Holding company equity capital / Total assets	7.68	11.16	7	8.43	11.37	10	8.43	11.21	13	8.37	10.84	11			
Total equity capital (including minority interest) / Total assets	7.68	11.29	6	8.43	11.43	9	8.43	11.30	12	8.37	10.89	11			
Common equity tier 1 capital / Total risk-weighted assets	8.50	12.38	1	8.88	12.50	4	8.72	12.37	3	8.57	11.90	5			
Net loans and leases / Equity capital (X)	9.91	5.58	96	8.69	6.55	89	8.37	6.70	83	8.60	6.82	83			
Cash dividends / Net income	0	42.30	4	26.99	25.65	49	21.46	24.05	45	30.90	32.32	42			
Cash dividends / Net income (Subchapter S adjusted)		-0.65					93.20		-0.29	35.12	7	-8.63	19.39	7	
Growth Rates															
Assets	29.79	16.68	83	15.67	8.66	81	11.51	9.35	70	8.10	9.89	55			
Equity capital	18.19	6.99	87	15.67	12.19	72	12.36	12.50	62	7.24	13.71	40			
Net loans and leases	34.83	9.07	91	20.06	8.63	84	9.39	10.51	61	14.58	12.54	69			
Noncore funding	32.43	-12.18	93	39.78	4.16	89	28.32	6.76	81	-32.30	-3.35	19			
Parent Company Ratios															
Short-term debt / Equity capital	0	0.77	38	0.29	0.01	93	0.34	0.03	92	0.38	0.02	92			
Long-term debt / Equity capital	19.57	13.56	76	14.57	3.86	88	16.85	3.76	90	18.93	4.39	94			
Equity investment in subsidiaries / Equity capital	120.25	102.81	95	119.65	104.21	93	123.68	104.10	94	126.41	105.17	96			
Cash from ops + noncash items + op expense / Op expense + dividends	227.82	147.24	84	159.08	152.31	65	101.57	123.74	41	157.33	100.80	85			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	361,638	320,749	273,999	228,133		12.75	264.55
Income from lease financing receivables.....	309	368	362	331		-16.03	-28.14
Fully taxable income on loans and leases.....	358,327	317,585	270,979	224,907		12.83	270.80
Tax-exempt income on loans and leases.....	3,620	3,532	3,382	3,557		2.49	20.87
Estimated tax benefit on income on loans and leases.....	875	853	1,010	1,788		2.59	-43.27
Income on loans and leases (tax equivalent).....	362,822	321,970	275,371	230,252		12.69	258.62
Investment interest income (tax equivalent).....	27,443	31,786	22,437	19,817		-13.66	89.95
Interest on balances due from depository institutions.....	988	4,461	4,100	1,881		-77.85	985.71
Interest income on other earning assets.....	1,627	1,114	1,126	792		46.05	262.36
Total interest income (tax equivalent).....	392,880	359,331	303,034	252,742		9.34	238.22
Interest on time deposits of \$250K or more	11,129	15,196	5,554	4,053		-26.76	
Interest on time deposits < \$250K.....	28,192	31,045	18,765	9,186		-9.19	
Interest on foreign office deposits	0	0	0				
Interest on other deposits	15,836	23,874	10,477	6,458		-33.67	464.16
Interest on other borrowings and trading liabilities.....	15,602	15,617	14,715	10,050		-0.10	234.74
Interest on subordinated debt and mandatory convertible securities	7,882	6,048	6,038	4,915		30.32	
Total interest expense.....	78,641	91,780	55,549	34,662		-14.32	547.46
Net interest income (tax equivalent).....	314,239	267,551	247,485	218,080		17.45	202.11
Non-interest income.....	236,048	132,065	111,791	99,249		78.74	212.45
Adjusted operating income (tax equivalent)	550,287	399,616	359,276	317,329		37.70	206.46
Overhead expense.....	366,541	274,292	246,721	228,735		33.63	180.80
Provision for credit losses.....	48,573	15,942	18,055	10,259			834.10
Securities gains (losses)	12,037	3,032	-429	1,177			297.00
Other tax equivalent adjustments	0	0	0	2			
Pretax net operating income (tax equivalent).....	147,089	112,617	94,071	79,514		30.61	228.48
Applicable income taxes	28,023	61,416	17	14		-54.37	400228.57
Tax equivalent adjustments	3,164	2,775	3,001	3,929		14.02	54.79
Applicable income taxes (tax equivalent).....	31,187	64,191	3,018	3,943		-51.42	1420.58
Minority interest	0	0	0	0			
Net income before discontinued operations, net of minority interest	115,902	48,426	91,053	75,571		139.34	171.26
Discontinued operations, net of applicable income taxes.....	0	0	0	0			
Net income attributable to holding company.....	115,902	48,426	91,053	75,571		139.34	171.26
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	115,902	48,426	91,053	75,571		139.34	171.26
Investment securities income (tax equivalent).....	27,443	31,786	22,437	19,817		-13.66	89.95
US Treasury and agency securities (excluding mortgage-backed securities)	1,402	4,837	3,561	3,824		-71.02	-62.94
Mortgage-backed securities	12,966	16,798	10,206	9,599		-22.81	41.40
All other securities	13,075	10,151	8,670	6,394		28.80	775.15
Cash dividends declared.....	0	13,068	19,539	23,354		-100.00	-100.00
Common	0	13,068	19,539	23,354		-100.00	-100.00
Preferred.....	0	0	0	0			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Percent of Average Assets															
Interest income (tax equivalent)	4.17	3.27	93	4.75	4.19	85	4.55	4.08	86	4.18	3.78	85			
Less: Interest expense	0.83	0.48	88	1.21	0.95	76	0.83	0.75	60	0.57	0.50	65			
Equals: Net interest income (tax equivalent)	3.33	2.77	82	3.54	3.21	67	3.72	3.33	80	3.61	3.29	75			
Plus: Non-interest income	2.50	1.21	88	1.75	0.90	91	1.68	0.90	91	1.64	0.93	89			
Equals: adjusted operating income (tax equivalent)	5.84	4.04	93	5.28	4.16	85	5.39	4.27	87	5.25	4.26	89			
Less: Overhead expense	3.89	2.57	87	3.63	2.59	87	3.70	2.58	90	3.78	2.60	91			
Less: Provision for credit losses	0.52	0.51	56	0.21	0.12	82	0.27	0.12	85	0.17	0.11	74			
Plus: Realized gains (losses) on held-to-maturities securities	0	0	46	0	0	48	0	0	49	0	0	46			
Plus: Realized gains (losses) on available-for-sale securities	0.13	0.02	95	0.04	0.01	91	-0.01	0	18	0.02	0.01	69			
Plus: other tax equivalent adjustments	0	0	48	0	0	46	0	0	45	0	0	79			
Equals: Pretax net operating income (tax equivalent)	1.56	1.04	83	1.49	1.53	42	1.41	1.55	37	1.32	1.55	28			
Less: Applicable income taxes (tax equivalent)	0.33	0.23	78	0.85	0.35	97	0.05	0.32	5	0.07	0.59	8			
Less: Minority interest	0	0	42	0	0	45	0	0	46	0	0	47			
Equals: Net operating income	1.23	0.81	82	0.64	1.19	10	1.37	1.22	66	1.25	0.95	81			
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	49	0	0	49			
Equals: Net income	1.23	0.82	81	0.64	1.19	10	1.37	1.22	66	1.25	0.95	81			
Memo: Net income (last four quarters)	1.23	0.82	81	0.64	1.19	9	1.37	1.22	66	1.25	0.95	81			
Net income—BHC and noncontrolling (minority) interest	1.23	0.83	81	0.64	1.19	9	1.37	1.22	66	1.25	0.95	81			
Margin Analysis															
Average earning assets / Average assets	94.07	92.32	71	93.98	93.22	59	91.99	93.23	34	89.71	93.19	8			
Average interest-bearing funds / Average assets	70.22	64.06	76	70.44	70.66	49	68.43	70.70	40	67.80	70.06	42			
Interest income (tax equivalent) / Average earning assets	4.43	3.55	93	5.06	4.49	86	4.95	4.38	85	4.66	4.06	91			
Interest expense / Average earning assets	0.89	0.52	87	1.29	1.02	76	0.91	0.81	62	0.64	0.54	70			
Net interest income (tax equivalent) / Average earning assets	3.54	3.01	80	3.76	3.45	64	4.04	3.58	80	4.02	3.54	80			
Yield or Cost															
Total loans and leases (tax equivalent)	5.01	4.27	86	5.87	4.98	89	5.70	4.85	90	5.38	4.52	91			
Interest-bearing bank balances	0.39	0.27	82	2.16	2.26	52	1.84	1.88	49	1.13	1.13	55			
Federal funds sold and reverse repos	1.28	0.68	80		2.02			1.50			0.83				
Trading assets		0.60			0.49			0.70			0.48				
Total earning assets	4.39	3.51	93	5.02	4.47	87	4.90	4.33	85	4.59	3.98	91			
Investment securities (tax equivalent)	2.35	2.25	61	2.54	2.74	29	2.23	2.69	11	1.92	2.61	9			
US Treasury and agency securities (excluding mortgage-backed securities)	2.07	1.75	67	2.51	2.54	51	1.87	2.20	38	1.71	1.66	55			
Mortgage-backed securities	2.49	2.05	90	2.42	2.54	34	2.01	2.44	6	1.80	2.19	10			
All other securities	2.80	3.24	34	2.94	3.80	22	2.73	3.74	16	2.61	3.85	18			
Interest-bearing deposits	0.99	0.53	90	1.48	1.13	77	0.88	0.85	56	0.55	0.52	58			
Time deposits of \$250K or more	2.28	1.42	96	2.68	2.13	95	1.27	1.57	21						
Time deposits < \$250K	1.95	1.36	92	2.19	1.91	76	1.60	1.42	66						
Other domestic deposits	0.43	0.36	71	0.87	0.86	55	0.44	0.64	36						
Foreign deposits		0.42			2.53			1.85			0.84				
Federal funds purchased and repos	0.73	0.62	71	0.89	1.23	43	0.40	1.03	33	0.23	0.68	32			
Other borrowed funds and trading liabilities	1.48	1.50	50	3.07	1.03	96	2.58	2.10	86	2.20	1.48	88			
All interest-bearing funds	1.19	0.74	85	1.72	1.34	78	1.22	1.06	63	0.85	0.71	69			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019		12/31/2018		12/31/2017		12/31/2016				
Non-interest Income and Expenses												
Total non-interest income	236,048		132,065		111,791		99,249					
Fiduciary activities income	353		293		269		297					
Service charges on deposit accounts - domestic	15,697		17,379		16,035		15,823					
Trading revenue.....	0		0		0		0					
Investment banking fees and commissions.....	1,355		1,272		1,193		1,309					
Insurance activities revenue.....	15,840		10,887		10,585		8,176					
Venture capital revenue.....	0		0		0		0					
Net servicing fees	27,923		21,764		28,730		20,941					
Net securitization income	0		0		0		0					
Net gains (losses) on sales of loans, OREO, other assets.....	125,521		41,167		-827		-5,189					
Other non-interest income.....	49,359		39,303		55,806		57,892					
Total overhead expenses	366,541		274,292		246,721		228,735					
Personnel expense.....	231,813		164,809		142,305		129,222					
Net occupancy expense.....	30,244		25,852		25,079		23,273					
Goodwill impairment losses	0		0		0		0					
Amortization expenses and impairment loss (other intangible assets).....	11,405		10,687		10,687		10,406					
Other operating expenses.....	93,079		72,944		68,650		65,834					
Fee income on mutual funds and annuities.....	1,355		1,272		1,194		1,309					
Memoranda												
Assets under management in proprietary mutual funds and annuities	0		0		0		0					
Number of equivalent employees	1,759		1,604		1,452		1,452					
Average personnel expense per employee.....	131.79		102.75		98.01		89					
Average assets per employee.....	5,359.45		4,714.45		4,586.54		4,162.19					
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Analysis Ratios												
Mutual fund fee income / Non-interest income	0.57	2.02	35	0.96	0.66	77	1.07	1.69	52	1.32	1.89	50
Overhead expenses / Net Interest Income + non-interest income	66.99	62.28	73	69.12	61.79	81	69.25	61.22	82	72.98	62.21	85
Percent of Average Assets												
Total overhead expense	3.89	2.57	87	3.63	2.59	87	3.70	2.58	90	3.78	2.60	91
Personnel expense.....	2.46	1.30	96	2.18	1.50	89	2.14	1.46	90	2.14	1.47	91
Net occupancy expense.....	0.32	0.26	73	0.34	0.32	63	0.38	0.31	72	0.39	0.32	74
Other operating expenses.....	1.11	0.94	76	1.11	0.76	86	1.19	0.79	87	1.26	0.79	91
Overhead less non-interest income	1.38	1.25	62	1.88	1.65	72	2.03	1.65	80	2.14	1.65	87
Percent of Adjusted Operating Income (Tax Equivalent)												
Total overhead expense	66.61	61.82	73	68.64	59.91	83	68.67	60.51	83	72.08	61.01	86
Personnel expense.....	42.13	32.36	92	41.24	34.17	86	39.61	34.42	83	40.72	34.72	83
Net occupancy expense.....	5.50	6.58	31	6.47	7.50	32	6.98	7.33	41	7.33	7.51	48
Other operating expenses.....	18.99	22.28	41	20.93	17.93	72	22.08	18.28	83	24.03	18.30	90
Total non-interest income	42.90	28.83	81	33.05	19.83	91	31.12	20.30	85	31.28	21.24	83
Fiduciary activities income	0.06	2.09	27	0.07	1.61	47	0.07	1.95	44	0.09	1.95	44
Service charges on domestic deposit accounts	2.85	3.27	41	4.35	3.21	70	4.46	3.58	64	4.99	3.83	72
Trading revenue.....	0	1.28	25	0	0.07	41	0	0.03	46	0	0.07	40
Investment banking fees and commissions.....	0.25	2.46	19	0.32	0.91	45	0.33	0.85	45	0.41	0.92	44
Insurance activities revenue.....	2.88	0.41	93	2.72	0.37	92	2.95	0.46	89	2.58	0.44	89
Venture capital revenue.....	0	0.01	44	0	0	50	0	0	49	0	0	48
Net servicing fees	5.07	0.01	98	5.45	0.22	97	8	0.52	97	6.60	0.40	97
Net securitization income	0	0	45	0	0	48	0	0	49	0	0	48
Net gain (loss) - sales of loans, OREO, and other assets	22.81	3.92	94	10.30	2.27	88	-0.23	1.98	6	-1.64	2.38	0
Other non-interest income.....	8.97	9.65	54	9.84	7.41	77	15.53	7.05	92	18.24	7.34	94
Overhead less non-interest income	23.71	31.93	26	35.59	39.47	36	37.56	39.75	44	40.80	39.09	55
Applicable income taxes / Pretax net operating income (tax equivalent).....	19.05	18.63	46	54.54	21.51	98	0.02	18.37	5	0.02	33.75	6
Applicable income tax + TE / Pretax net operating income + TE	21.20	21.18	42	57	23.31	98	3.21	21.35	4	4.96	38.57	7

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	1-Year	5-Year
Real estate loans	6,593,453	5,020,516	4,223,878	3,803,991			31.33	368.50
Commercial and industrial loans	1,240,448	656,031	453,433	487,617			89.08	243.08
Loans to individuals	142,468	174,838	170,939	150,795			-18.51	-7.29
Loans to depository institutions and acceptances of other banks	0	0	1	1				
Agricultural loans	59,980	62,323	64,145	56,891			-3.76	21.33
Other loans and leases	107,693	103,120	100,126	72,150			4.43	85.24
Less: Unearned income	13,088	2,941	3,913	4,779			345.02	207.74
Loans and leases, net of unearned income	8,130,954	6,013,887	5,008,609	4,566,666			35.20	301.35
Less: Allowance for loan and lease losses	87,936	48,434	39,914	24,689			81.56	329.96
Net loans and leases	8,043,018	5,965,453	4,968,695	4,541,977			34.83	301.05
Debt securities that reprice or mature in over 1 year	962,316	1,068,698	1,025,085	912,874			-9.95	26.83
Mutual funds and equity securities	66	91	31	77			-27.47	34.69
Subtotal	9,005,400	7,034,242	5,993,811	5,454,928			28.02	225.78
Interest-bearing bank balances	570,029	205,776	293,012	174,864			177.01	957.53
Federal funds sold and reverse repos	51,527	0	0	0				
Debt securities that reprice or mature within 1 year	140,183	177,534	98,182	83,752			-21.04	156.79
Trading assets	0	0	0	0				
Total earning assets	9,767,139	7,417,552	6,385,005	5,713,544			31.68	239.99
Non-interest-bearing cash and due from depository institutions	101,330	108,375	83,198	87,040			-6.50	175.07
Premises, fixed assets, and leases	204,951	177,999	152,766	147,163			15.14	225.98
Other real estate owned	12,426	9,899	11,481	30,949			25.53	21.73
Investment in unconsolidated subsidiaries	3,165	3,186	3,187	3,181			-0.66	174.98
Intangible and other assets	478,686	425,193	403,231	330,163			12.58	169.82
Total assets	10,567,697	8,142,204	7,038,868	6,312,040			29.79	234.29
Quarterly average assets	10,371,423	7,994,140	6,925,048	6,255,579			29.74	231.80
Average loans and leases (YTD)	7,237,524	5,488,555	4,827,270	4,283,458			31.87	285.24
Memoranda								
Loans held-for-sale	288,413	107,866	51,420	71,515			167.38	340.96
Loans not held-for-sale	7,842,541	5,906,021	4,957,189	4,495,151			32.79	300.02
Real estate loans secured by 1–4 family	2,267,952	1,798,644	1,323,480	1,048,876			26.09	310.00
Commercial real estate loans	4,163,141	3,069,609	2,765,163	2,635,406			35.62	438.93
Construction and land development	1,569,731	1,182,131	994,158	812,167			32.79	478.54
Multifamily	346,229	122,792	178,212	333,115			181.96	449.64
Nonfarm nonresidential	2,247,181	1,764,686	1,592,793	1,490,124			27.34	412.86
Real estate loans secured by farmland	162,360	152,263	135,235	119,709			6.63	98.68
Total investment securities	1,102,565	1,246,323	1,123,298	996,703			-11.53	35.55
U.S. Treasury securities	0	0	0	0				
US agency securities (excluding mortgage-backed securities)	34,927	193,490	175,721	216,063			-81.95	-83.54
Municipal securities	490,706	311,105	383,811	257,039			57.73	631.02
Mortgage-backed securities	530,135	709,032	558,869	523,524			-25.23	-0.74
Asset-backed securities	46,731	32,605	4,866	0			43.32	
Other debt securities	0	0	0	0				
Mutual funds and equity securities	66	91	31	77			-27.47	34.69
Available-for-sale securities	1,102,499	1,246,232	1,123,298	996,703			-11.53	35.54
U.S. Treasury securities	0	0	0	0				
US agency securities (excluding mortgage-backed securities)	34,927	193,490	175,721	216,063			-81.95	-83.54
Municipal securities	490,706	311,105	383,811	257,039			57.73	631.02
Mortgage-backed securities	530,135	709,032	558,869	523,524			-25.23	-0.74
Asset-backed securities	46,731	32,605	4,866	0			43.32	
Other debt securities	0	0	0	0				
Mutual funds and equity securities	0	0	31	77			-100.00	
Held-to-maturity securities appreciation (depreciation)	53,628	20,592	-12,746	-6,536			160.43	2140.10
Available-for-sale securities appreciation (depreciation)	0	0	0	0				
Structured notes, fair value	670,754	833,860	737,908	782,224			-19.56	-8.72

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Demand deposits	2,346,960	1,531,020	695,288	1,053,031		53.29	309.75
NOW, ATS and transaction accounts	1,649,664	1,009,848	308,741	495,523		63.36	480.86
Time deposits less brokered deposits) < \$250K.....	775,757	1,232,599	1,280,209	1,008,254		-37.06	
MMDA and other savings accounts	2,769,942	2,020,792	2,941,615	2,231,502		37.07	186.34
Other non-interest-bearing deposits.....	0	0	0	0			
Core deposits	7,542,323	5,794,259	5,225,853	4,788,310		30.17	266.45
Time deposits of \$250K or more	427,393	565,308	500,969	416,332		-24.40	
Foreign deposits	0	0	0	0			
Federal funds purchased and repos.....	158,418	133,096	122,998	118,139		19.03	118.50
Secured federal funds purchased	0	0	0	0			
Commercial paper	0	0	0	0			
Other borrowings w/remaining maturity of 1 year or less	9,335	266,311	182,807	27,127		-96.49	-88.62
Other borrowings w/remaining maturity over 1 year	782,451	194,641	134,865	120,236		302.00	621.08
Brokered deposits < \$250K	450,966	221,426	46,181	87,948		103.66	
Noncore funding	1,828,563	1,380,782	987,820	769,782		32.43	138.62
Trading liabilities	0	0	0	0			
Subordinated notes and debentures + trust preferred securities.....	247,125	191,364	190,117	188,869		29.14	461.93
Other liabilities	138,340	89,315	41,618	36,889		54.89	519.05
Total liabilities.....	9,756,351	7,455,720	6,445,408	5,783,850		30.86	237.49
Equity Capital							
Perpetual preferred stock (including surplus).....	0	0	0	0			
Common stock.....	70	70	68	68		0.00	45.83
Common surplus.....	288,564	287,671	262,164	262,164		0.31	515.87
Retained earnings.....	535,424	419,522	384,164	312,650		27.63	135.68
Accumulated other comprehensive income	28,169	18,269	-12,691	-6,447		54.19	1076.65
Other equity capital components	-40,881	-39,048	-40,245	-40,245			
Total holding company equity capital.....	811,346	686,484	593,460	528,190		18.19	200.06
Noncontrolling (minority) interest in subsidiaries	0	0	0	0			
Total equity capital, including minority interest	811,346	686,484	593,460	528,190		18.19	200.06
Total liabilities and capital	10,567,697	8,142,204	7,038,868	6,312,040		29.79	234.29
Memoranda							
Non-interest-bearing deposits.....	2,346,960	1,531,020	1,476,848	1,478,279		53.29	297.77
Interest-bearing deposits.....	6,073,722	5,049,973	4,296,155	3,814,311		20.27	208.08
Total deposits	8,420,682	6,580,993	5,773,003	5,292,590		27.95	228.74
Long-term debt that reprices within 1 year	9,335	10,223	10,425	0		-8.69	
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	686,484	593,460	528,190	492,537			
Accounting restatements.....	0	0	0	0			
Net income.....	115,902	48,426	91,053	75,571			
Net sale of new perpetual preferred stock.....	0	0	0	0			
Net sale of new common stock.....	0	20,000	0	0			
Sale of treasury stock	15,454	13,500	0	9,500			
Less: Purchase of treasury stock.....	11,675	5,500	0	23,000			
Changes incident to business combinations.....	0	0	0	0			
Less: Dividends declared	0	13,068	19,539	23,354			
Change in other comprehensive income	9,900	30,961	-6,244	4,936			
Changes in debit to ESOP liability.....	0	0	0	0			
Other adjustments to equity capital.....	-4,719	-1,295	0	-8,000			
Holding company equity capital, ending balance	811,346	686,484	593,460	528,190			

Percent Composition of Assets

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
	62.39	36.22	92	61.66	52.67	70	60.01	53.63	65	60.27	53.41	65			
Percent of Total Assets															
Real estate loans	11.74	13.52	41	8.06	11.45	38	6.44	11.42	26	7.73	10.82	38			
Commercial and industrial loans	1.35	3.40	48	2.15	2.71	68	2.43	2.65	70	2.39	2.58	70			
Loans to individuals	0	0.03	31	0	0	44	0	0	89	0	0	90			
Loans to depository institutions and acceptances of other banks	0.57	0.19	84	0.77	0.53	74	0.91	0.47	78	0.90	0.51	77			
Agricultural loans.....	1.02	4.63	17	1.27	1.08	69	1.42	2.64	43	1.14	2.62	38			
Other loans and leases.....	76.11	61.58	90	73.27	72.36	47	70.59	73.30	34	71.96	72.64	44			
Net loans and leases.....	9.11	15.55	23	13.13	13.66	49	14.56	13.20	59	14.46	13.96	57			
Debt securities over 1 year.....	0	0.05	30	0	0.06	39	0	0.05	40	0	0.07	31			
Mutual funds and equity securities	85.22	78.16	75	86.39	86.76	40	85.15	87.24	28	86.42	87.26	34			
Subtotal	5.39	7.51	37	2.53	2.97	53	4.16	2.30	78	2.77	2.34	69			
Interest-bearing bank balances	0.49	0.82	80	0	0.03	36	0	0.01	38	0	0.02	35			
Federal funds sold and reverse repos.....	1.33	1.68	51	2.18	2.10	63	1.39	2.14	54	1.33	1.92	56			
Debt securities 1 year or less	0	1.01	17	0	0.03	38	0	0.02	38	0	0.02	35			
Trading assets	92.42	91.05	66	91.10	92.39	33	90.71	92.24	30	90.52	92.22	24			
Total earning assets.....	0.96	1.07	38	1.33	1.14	62	1.18	1.25	43	1.38	1.26	59			
Non-interest cash and due from depository institutions.....	0.12	0.02	94	0.12	0.04	85	0.16	0.04	89	0.49	0.06	96			
Other real estate owned.....	6.62	7.82	37	7.57	6.41	66	8.11	6.39	75	8.10	6.45	77			
Memoranda															
Short-term investments	7.21	11.17	34	4.71	5.36	51	5.56	4.70	67	4.10	4.63	59			
U.S. Treasury securities.....	0	0.84	17	0	0.29	28	0	0.37	27	0	0.22	31			
US agency securities (excluding mortgage-backed securities)	0.33	0.63	53	2.38	1.25	76	2.50	1.67	72	3.42	1.50	83			
Municipal securities	4.64	1.69	84	3.82	2.58	71	5.45	2.66	82	4.07	2.97	75			
Mortgage-backed securities	5.02	11.75	16	8.71	9.38	51	7.94	8.73	51	8.29	9.19	53			
Asset-backed securities	0.44	0.32	75	0.40	0.30	81	0.07	0.26	74	0	0.23	34			
Other debt securities	0	0.42	10	0	0.53	15	0	0.52	16	0	0.48	16			
Loans held-for-sale.....	2.73	0.52	93	1.32	0.39	87	0.73	0.29	86	1.13	0.32	87			
Loans held for investment	74.21	61.72	86	72.54	72.01	47	70.43	73.24	34	71.22	72.42	43			
Real estate loans secured by 1–4 family	21.46	11.91	90	22.09	16.02	76	18.80	16.83	63	16.62	16.44	60			
Revolving	1.10	1.66	46	1.18	2.24	36	1.06	2.43	30	0.83	2.71	24			
Closed-end, secured by first liens	20.17	9.81	90	20.63	13.07	80	17.45	13.60	69	15.49	13.03	67			
Closed-end, secured by junior liens	0.19	0.22	56	0.29	0.37	45	0.30	0.41	49	0.30	0.39	46			
Commercial real estate loans	39.39	22.22	91	37.70	33.26	66	39.28	33.39	70	41.75	33.79	75			
Construction and land development.....	14.85	3.40	99	14.52	5	96	14.12	4.78	96	12.87	4.55	96			
Multifamily.....	3.28	3.12	62	1.51	4.76	23	2.53	5.12	40	5.28	5.32	67			
Nonfarm nonresidential	21.26	14.72	72	21.67	21.85	50	22.63	21.85	54	23.61	22.30	57			
Real estate loans secured by farmland.....	1.54	0.33	90	1.87	0.95	78	1.92	0.88	81	1.90	0.81	80			

Loan Mix and Analysis of Concentrations of Credit

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
	81.09	57.15	90	83.48	72.74	72	84.33	72.88	73	83.30	73.20	68			
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	27.89	19.43	79	29.91	22.29	76	26.42	23.13	61	22.97	22.92	55			
Real estate loans secured by 1–4 family.....	1.43	2.64	36	1.59	3.13	34	1.49	3.34	32	1.14	3.76	26			
Revolving	26.46	16.59	82	28.32	18.71	79	24.94	19.33	69	21.82	18.68	63			
Closed-end.....	51.20	34.63	84	51.04	46.16	64	55.21	45.57	75	57.71	46.38	78			
Commercial real estate loans	19.31	5.26	98	19.66	6.97	95	19.85	6.53	96	17.78	6.35	97			
Construction and land development.....	7.80	0.93	99	8.52	1.47	98	7.35	1.52	97	6.70	1.50	97			
1–4 family.....	11.51	4.19	96	11.14	5.34	90	12.50	4.90	96	11.09	4.76	94			
Other	4.26	4.96	51	2.04	6.42	19	3.56	6.76	39	7.29	7.13	65			
Multifamily.....	27.64	22.93	60	29.34	30.59	46	31.80	30.16	57	32.63	30.84	58			
Nonfarm nonresidential	6.23	7.68	40	6.72	10.68	23	6.79	10.31	28	6.92	10.55	22			
Owner-occupied.....	21.41	14.95	75	22.62	19.36	69	25.01	19.35	74	25.71	19.91	76			
Other.....	2	0.54	84	2.53	1.38	77	2.70	1.27	80	2.62	1.19	79			
Real estate loans secured by farmland.....	0	0.06	31	0	0	44	0	0	89	0	0	90			
Loans to depository institutions and acceptances of other banks.....	15.26	22.17	24	10.91	16.16	34	9.05	16.21	23	10.68	15.52	35			
Commercial and industrial loans	1.75	6.13	43	2.91	4	66	3.41	3.89	70	3.30	3.90	71			
Loans to individuals	0.12	0.65	62	0.11	0.04	80	0.12	0.04	84	0.11	0.03	85			
Credit card loans	0.74	0.32	82	1.04	0.78	73	1.28	0.69	78	1.25	0.76	76			
Agricultural loans.....	1.32	9.09	15	1.71	1.48	69	2	3.74	45	1.58	3.75	38			
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	745.78	381.27	96	690.38	493.53	86	688.73	505.61	84	705.85	518.19	83			
Real estate loans secured by 1–4 family.....	256.53	125.03	91	247.34	151.03	82	215.80	161.34	75	194.63	159.68	68			
Revolving	13.15	17.42	48	13.16	21.25	42	12.14	23.52	38	9.69	26.74	31			
Closed-end.....	243.37	106.14	92	234.17	127.10	83	203.66	134.73	79	184.94	130.06	75			
Commercial real estate loans	470.89	234.65	93	422.11	311.74	80	450.87	316.03	85	489.02	328.67	85			
Construction and land development.....	177.55	35.62	99	162.56	46.63	99	162.10	44.92	99	150.70	44.44	97			
1–4 family.....	71.72	6.34	99	70.45	9.52	98	60.05	10.21	97	56.76	10.44	97			
Other	105.83	28.16	98	92.11	35.90	95	102.05	33.75	96	93.94	33.34	95			
Multifamily.....	39.16	32.74	69	16.89	44.76	28	29.06	48.38	45	61.81	51.49	73			
Nonfarm nonresidential	254.18	155.06	84	242.67	206.64	69	259.71	208.15	70	276.50	217.26	75			
Owner-occupied.....	57.29	52.37	58	55.59	71.54	35	55.46	70.68	35	58.68	73.43	35			
Other	196.89	100.54	92	187.07	130.65	79	204.25	134.17	83	217.83	140.40	85			
Real estate loans secured by farmland.....	18.36	3.44	91	20.94	8.66	80	22.05	8.13	83	22.21	7.80	83			
Loans to depository institutions and acceptances of other banks.....	0	0.28	31	0	0.01	44	0	0.01	89	0	0.01	90			
Commercial and industrial loans	140.31	139.91	52	90.21	106.70	46	73.93	107.07	36	90.48	105.25	48			
Loans to individuals	16.11	37.47	51	24.04	24.83	69	27.87	24.45	73	27.98	23.98	73			
Credit card loans	1.10	3.30	64	0.91	0.24	84	0.99	0.24	86	0.97	0.19	88			
Agricultural loans.....	6.78	1.88	86	8.57	4.86	76	10.46	4.49	79	10.56	4.90	77			
Other loans and leases.....	12.18	49.54	21	14.18	10.25	71	16.33	25.58	51	13.39	25.83	46			
Supplemental															
Non-owner occupied CRE loans / Gross loans	45.17	27.32	89	44.59	35.38	76	48.82	35.09	81	51.30	35.69	85			
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	415.42	183.76	94	368.73	239.13	85	398.74	243.62	87	434.71	253.35	87			
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	472.70	240.85	93	424.32	315.15	79	454.20	318.90	85	493.39	331.68	85			

Liquidity and Funding

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Percent of Total Assets															
Short-term investments	7.21	11.17	34	4.71	5.36	51	5.56	4.70	67	4.10	4.63	59			
Liquid assets	12.02	26.22	13	11.36	16.28	27	15.78	15.56	55	15.87	15.94	56			
Investment securities.....	10.43	17.85	19	15.31	16.41	50	15.96	16.02	53	15.79	16.65	52			
Net loans and leases.....	76.11	61.58	90	73.27	72.36	47	70.59	73.30	34	71.96	72.64	44			
Net loans, leases and standby letters of credit	76.43	62.48	89	73.61	72.78	48	70.87	73.71	34	72.32	73.08	44			
Core deposits	71.37	70.67	37	71.16	71.61	45	74.24	69.97	65	75.86	69.79	75			
Noncore funding	17.30	14.13	71	16.96	14.61	63	14.03	16.58	40	12.20	17.09	28			
Time deposits of \$250K or more	4.04	2.11	86	6.94	4.33	81	7.12	4.28	82	6.60	3.54	82			
Foreign deposits	0	0.36	39	0	0	48	0	0	49	0	0	49			
Federal funds purchased and repos.....	1.50	1.47	67	1.63	0.77	77	1.75	0.96	74	1.87	1.20	71			
Secured federal funds purchased	0	0	48	0	0	48	0	0	48	0	0	48			
Net federal funds purchased (sold).....	1.01	0.54	64	1.63	0.75	77	1.75	0.97	74	1.87	1.21	71			
Commercial paper	0	0.01	44	0	0	49	0	0	49	0	0	49			
Other borrowings w/remaining maturity of 1 year or less	0.09	1.24	31	3.27	2.75	63	2.60	3.63	49	0.43	4.47	20			
Earning assets that reprice within 1 year	30.91	39.38	27	28.89	33.16	40	33.56	32.35	57	34.52	33.41	57			
Interest-bearing liabilities that reprice within 1 year.....	13.22	8.20	81	13.27	18.54	44	17.82	18.20	66	15.78	16.67	65			
Long-term debt that reprices within 1 year	0.09	0.47	57	0.13	0.15	77	0.15	0.16	83	0	0.19	38			
Net assets that reprice within 1 year	17.60	29.11	25	15.50	13.71	51	15.59	12.98	52	18.74	15.65	55			
Other Liquidity and Funding Ratios															
Net noncore funding dependence	11.83	3.20	78	14.16	10.70	61	9.94	13.54	35	9.32	13.97	31			
Net short-term noncore funding dependence	2.22	-4.76	75	4.98	5.88	43	4.77	8.57	32	4.74	9.65	26			
Short-term investment / Short-term noncore funding	79.18	184.19	24	52.23	78.10	58	57.72	62.28	71	49.88	46.67	68			
Liquid assets - short-term noncore funding / Nonliquid assets.....	3.31	28.18	13	2.65	6.90	42	7.30	4.17	62	9.10	3.68	71			
Net loans and leases / Total deposits	95.52	79.43	85	90.65	90.96	42	86.07	92.88	26	85.82	92.86	26			
Net loans and leases / Core deposits	106.64	88.34	82	102.95	102.55	53	95.08	106.50	27	94.86	105.03	29			
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital.....	1.57			0.36			-0.47				-0.05				
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	6.74	4.31	78	3.03	1.28	88	-2.22	-1.95	37	-1.27	-0.62	23			
Structured notes appreciation (depreciation) / Tier 1 capital.....	0.02			-0.02			-0.04				-0.02				
Percent of Investment Securities															
Held-to-maturity securities	0	11.38	15	0	7.25	23	0	10.76	18	0	13.07	15			
Available-for-sale securities	99.99	87.23	89	99.99	91.33	77	100	88.32	88	100	86.93	84			
U.S. Treasury securities.....	0	4.72	16	0	2.07	28	0	2.08	27	0	1.33	31			
US agency securities (excluding mortgage-backed securities)	3.17	4.01	64	15.52	8.16	75	15.64	11	67	21.68	10.16	77			
Municipal securities	44.51	9.83	93	24.96	15.40	74	34.17	16.63	84	25.79	17.86	69			
Mortgage-backed securities	48.08	66.64	21	56.89	57.07	42	49.75	54.50	39	52.53	55.76	40			
Asset-backed securities	4.24	1.91	76	2.62	1.70	81	0.43	1.54	74	0	1.31	34			
Other debt securities	0	3.01	9	0	3.73	15	0	3.75	16	0	3.25	16			
Mutual funds and equity securities	0.01	0.35	31	0.01	0.49	39	0	0.41	40	0.01	0.58	31			
Debt securities 1 year or less	12.71	10.55	69	14.24	13.55	60	8.74	13.91	50	8.40	11.90	52			
Debt securities 1 to 5 years	13.94	17.03	50	26.13	23.43	60	31.56	23.42	68	34.79	23.53	73			
Debt securities over 5 years.....	73.34	69.86	49	59.62	58.63	47	59.69	58.36	45	56.80	60.73	37			
Pledged securities	60.84	35.67	79	66.91	43.76	76	65.69	42.20	77	78.48	46.78	85			
Structured notes, fair value.....	0	0.02	42	0	0.09	39	0	0.15	39	0	0.08	40			
Percent Change from Prior Like Quarter															
Short-term investments	98.73	183.32	41	-2.02	32.84	35	51.26	16.28	78	15.67	6.96	65			
Investment securities.....	-11.53	23.62	7	10.95	4.80	70	12.70	8.02	67	-7.12	4.99	19			
Core deposits	30.17	26.88	70	10.88	9.96	60	9.14	10.40	57	17.79	13.94	71			
Noncore funding	32.43	-12.18	93	39.78	4.16	89	28.32	6.76	81	-32.30	-3.35	19			

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Loan commitments (reported semiannually, June/Dec)	2,850,041	2,014,544	1,415,994	1,186,749	
Commit: Secured commercial real estate loans	2,305,250	1,556,610	1,065,491	911,731	
Commit: Unsecured real estate loans	0	0	0	0	
Credit card lines (reported semiannually, June/Dec)	22,514	25,767	20,563	16,258	
Securities underwriting	0	0	0	0	
Standby letters of credit	33,826	28,233	20,081	22,806	
Commercial and similar letters of credit	0	0	0	0	
Securities lent	0	0	0	0	
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	
Credit derivative contracts w/ purchased credit protection-investment grade..	0	0	0	0	
Credit derivative contracts w/ purchased credit protection-noninvest grade..	0	0	0	0	
Derivative Contracts					
Interest rate futures and forward contracts	524,461	288,204	204,209	95,000	
Written options contracts (interest rate)	559,802	247,532	166,041	93,675	
Purchased options contracts (interest rate)	29,000	61,000	40,000	49,000	
Interest rate swaps	702,034	100,000	0	0	
Futures and forward foreign exchange	0	0	0	0	
Written options contracts (foreign exchange)	0	0	0	0	
Purchased options contracts (foreign exchange)	0	0	0	0	
Foreign exchange rate swaps	0	0	0	0	
Commodity and other futures and forward contracts	0	0	0	0	
Written options contracts (commodity and other)	0	0	0	0	
Purchased options contracts (commodity and other)	0	0	0	0	
Commodity and other swaps	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	26.97	22.01	74	24.74	16.97	86	20.12	17.31	69	18.80	17.28	62			
Standby letters of credit	0.32	0.71	33	0.35	0.36	57	0.29	0.35	49	0.36	0.40	54			
Commercial and similar letters of credit	0	0.02	20	0	0.01	36	0	0.01	35	0	0.01	32			
Securities lent	0	0.18	40	0	0	49	0	0	50	0	0	49			
Credit derivatives - notional amount (holding company as guarantor)	0	0.35	26	0	0	47	0	0.02	44	0	0.01	45			
Credit derivatives - notional amount (holding company as beneficiary)	0	0.30	27	0	0	48	0	0.01	46	0	0	46			
Credit derivative contracts w/ purchased credit protection-investment grade..	0	0.25	34	0	0.01	46	0	0.01	46	0	0	46			
Credit derivative contracts w/ purchased credit protection-noninvest grade..	0	0.30	33	0	0	47	0	0	47	0	0	48			
Derivative contracts	17.18	48.62	44	8.56	2.95	82	5.83	6.51	58	3.77	6.82	46			
Interest rate contracts	17.18	34.36	46	8.56	2.87	82	5.83	6.40	58	3.77	6.72	46			
Interest rate futures and forward contracts	4.96	6.21	79	3.54	0.08	95	2.90	0.25	95	1.51	0.28	90			
Written options contracts (interest rate)	5.30	2.18	88	3.04	0.13	97	2.36	0.26	96	1.48	0.28	93			
Purchased options contracts (interest rate)	0.27	1.46	58	0.75	0.02	94	0.57	0.07	89	0.78	0.08	90			
Interest rate swaps	6.64	20.83	27	1.23	2.19	71	0	5.18	15	0	5.41	14			
Foreign exchange contracts	0	6.01	25	0	0	47	0	0	47	0	0	45			
Futures and forward foreign exchange contracts	0	3.47	25	0	0	47	0	0	47	0	0	45			
Written options contracts (foreign exchange)	0	0.03	40	0	0	48	0	0	49	0	0	48			
Purchased options contracts (foreign exchange)	0	0.04	40	0	0	48	0	0	49	0	0	48			
Foreign exchange rate swaps	0	0.77	39	0	0	49	0	0	49	0	0	49			
Equity, commodity, and other derivative contracts	0	1.86	32	0	0	48	0	0	48	0	0	47			
Commodity and other futures and forward contracts	0	0.14	42	0	0	49	0	0	49	0	0	49			
Written options contracts (commodity and other)	0	0.52	36	0	0	48	0	0	49	0	0	48			
Purchased options contracts (commodity and other)	0	0.37	36	0	0	48	0	0	48	0	0	48			
Commodity and other swaps	0	0.32	36	0	0	49	0	0	49	0	0	49			
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	39.38	42.82	63	36.70	24.81	87	29.33	25.18	67	27.71	25.74	61			

Derivative Instruments

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Notional Amount					
Derivative contracts	1,815,297	696,736	410,250	237,675	
Interest rate contracts	1,815,297	696,736	410,250	237,675	
Foreign exchange contracts	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Derivatives Position					
Futures and forwards	524,461	288,204	204,209	95,000	
Written options	559,802	247,532	166,041	93,675	
Exchange-traded	66,000	97,000	75,000	81,000	
Over-the-counter	493,802	150,532	91,041	12,675	
Purchased options	29,000	61,000	40,000	49,000	
Exchange-traded	29,000	61,000	40,000	49,000	
Over-the-counter	0	0	0	0	
Swaps	702,034	100,000	0	0	
Held for trading	0	0	0	0	
Interest rate contracts	0	0	0	0	
Foreign exchange contracts	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Non-traded	1,815,297	696,736	410,250	237,675	
Interest rate contracts	1,815,297	696,736	410,250	237,675	
Foreign exchange contracts	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Derivative contracts (excluding futures and FX 14 days or less)	1,255,495	449,204	244,209	144,000	
One year or less	553,461	349,204	244,209	144,000	
Over 1 year to 5 years	125,000	0	0	0	
Over 5 years	577,034	100,000	0	0	
Gross negative fair value (absolute value)	23,411	2,962	810	1,455	
Gross positive fair value	17,764	5,109	4,547	56	
Held for trading	0	0	0	0	
Non-traded	17,764	5,109	4,547	56	
Current credit exposure on risk-based capital derivative contracts	2,154	0	0	0	
Credit losses on derivative contracts	0	0	0	0	
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	
90+ days past due	0	0	0	0	

Derivatives Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Percent of Notional Amount															
Interest rate contracts	100	94.10	77	100	99.57	60	100	99.91	54	100	99.91	56			
Foreign exchange contracts	0	3.49	25	0	0.14	42	0	0	46	0	0.04	44			
Equity, commodity, and other contracts	0	1.17	32	0	0.07	45	0	0	47	0	0	47			
Futures and forwards	28.89	14.05	76	41.36	14.06	83	49.78	11.75	89	39.97	12.76	83			
Written options	30.84	8.18	89	35.53	11.73	83	40.47	11.14	85	39.41	9.73	90			
Exchange-traded	3.64	0.14	95	13.92	0	96	18.28	0	98	34.08	0	99			
Over-the-counter	27.20	7.73	86	21.61	10.84	76	22.19	10.65	77	5.33	9.46	57			
Purchased options	1.60	3.42	54	8.76	2.45	83	9.75	1.29	91	20.62	1.44	93			
Exchange-traded	1.60	0.15	90	8.76	0	98	9.75	0	99	20.62	0	99			
Over-the-counter	0	2.86	21	0	2.28	36	0	1.22	38	0	1.27	39			
Swaps	38.67	68.76	19	14.35	64.61	18	0	65.42	10	0	66.04	9			
Held for trading	0	43.53	19	0	15.01	35	0	13.60	38	0	16.18	35			
Interest rate contracts	0	36.62	19	0	16.17	35	0	12.87	38	0	16.40	36			
Foreign exchange contracts	0	1.60	32	0	0.11	46	0	0	48	0	0	47			
Equity, commodity, and other contracts	0	0.68	38	0	0	48	0	0	49	0	0	49			
Non-traded	100	56.47	80	100	84.99	64	100	86.40	61	100	83.82	64			
Interest rate contracts	100	53.82	87	100	84.69	69	100	85.51	64	100	83.04	68			
Foreign exchange contracts	0	0.46	34	0	0.01	44	0	0	47	0	0.01	46			
Equity, commodity, and other contracts	0	0.10	37	0	0.01	47	0	0	48	0	0	48			
Derivative contracts (excluding futures and forex 14 days or less)	69.16	91.48	14	64.47	80.07	27	59.53	82.85	20	60.59	87.47	12			
One year or less	30.49	32.05	57	50.12	15.20	87	59.53	12.75	91	60.59	15.62	86			
Over 1 year to 5 years	6.89	27.06	18	0	22.92	14	0	22.66	16	0	21.68	15			
Over 5 years	31.79	29.56	54	14.35	34.12	32	0	36.28	14	0	37.90	13			
Gross negative fair value (absolute value)	1.29	1.55	52	0.43	1.30	29	0.20	0.66	25	0.61	0.50	54			
Gross positive fair value	0.98	2.23	14	0.73	1.14	38	1.11	1.10	52	0.02	0.92	4			
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.03	0.07	49	0	0	76	0	0.01	45	0	0	55			
Gross positive fair value (X)	0.02	0.09	27	0.01	0	82	0.01	0.01	66	0	0.01	17			
Held for trading (X)	0	0.07	19	0	0	44	0	0	40	0	0	37			
Non-traded (X)	0.02	0.02	71	0.01	0	87	0.01	0.01	74	0	0	27			
Current credit exposure (X)	0	0.06	18	0	0.01	18	0	0	18	0	0	16			
Credit losses on derivative contracts	0	0	43	0	0	50	0	0	49	0	0	49			
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	46	0	0	50	0	0	50	0	0	50			
90+ days past due	0	0	47	0	0	50	0	0	50	0	0	50			
Other Ratios															
Current credit exposure / Risk-weighted assets	0.03	0.85	17	0	0.10	18	0	0.06	18	0	0.05	16			

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	48,434	39,914	24,689	23,508	
Gross losses	10,946	9,299	4,338	10,775	
Write-downs, transfers to loans held-for-sale	0	0	0	0	
Recoveries	1,875	1,877	1,508	1,697	
Net losses	9,071	7,422	2,830	9,078	
Provision for loan and lease losses	48,573	15,942	18,055	10,259	
Adjustments	0	0	0	0	
Ending balance	87,936	48,434	39,914	24,689	
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	

Analysis Ratios	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Provision for loan and lease losses / Average assets															
0.52	0.51	57	0.21	0.12	82	0.27	0.12	85	0.17	0.11	74				
0.67	0.82	41	0.29	0.16	82	0.37	0.16	86	0.24	0.16	75				
535.48	487.86	71	214.79	142.73	76	637.99	182.69	88	113.01	110.75	44				
Allowance for loan and lease losses / Total loans and leases not held for sale															
1.12	1.58	22	0.82	0.94	35	0.81	0.94	32	0.55	0.95	11				
1.08	1.55	23	0.81	0.93	34	0.80	0.93	34	0.54	0.94	12				
9.69	11.58	60	6.53	17.18	38	14.10	21.35	58	2.72	16.23	10				
191.01	299.17	35	90.41	315.75	14	75.22	285.36	9	82.01	270.69	10				
130.32	244.34	25	89.94	283.41	17	74.70	259.30	13	78.70	232.03	15				
Gross loan and lease losses / Average loans and leases															
0.15	0.34	34	0.17	0.16	61	0.09	0.15	43	0.25	0.16	77				
0.03	0.07	22	0.03	0.05	53	0.03	0.05	43	0.04	0.06	46				
0.13	0.27	37	0.14	0.11	66	0.06	0.09	49	0.21	0.10	79				
0	0	44	0	0	49	0	0	48	0	0	48				
20.16	33.98	29	43.27	41.80	60	14	51.25	16	25.05	50.41	37				
21.22	22.91	65	16.95	22.46	51	38.56	29.27	66	9.46	0.97	37				
Net Loan and Lease Losses By Type															
Real estate loans															
0.08	0.04	75	0.05	0.02	76	0	0.01	39	0.05	0.02	73				
0.02	0.01	65	0.01	0.02	48	0.02	0.01	64	0.07	0.03	77				
0.04	0.01	71	0.14	0.02	89	0.10	0.02	84	0.09	0.03	78				
0.01	0	71	0	0.02	43	0.01	0.01	61	0.06	0.02	79				
0.12	0.07	78	0.07	0.02	83	-0.01	0.01	20	0.04	0.01	75				
0.06	0	86	-0.01	-0.02	29	0.01	-0.02	83	0.01	-0.04	81				
0.03	0	93	0	0	15	0.01	0	92	-0.01	0	17				
0.04	0	84	-0.01	-0.02	27	0	-0.02	31	0.01	-0.04	88				
0	0	16	0	0	20	-0.08	0	4	0	0	17				
0.18	0.11	78	0.12	0.03	86	-0.01	0.02	11	0.07	0.02	81				
0.01	0.02	55	0	0.01	58	0.01	0.01	74	0.07	0.01	90				
0.18	0.08	82	0.12	0.01	93	-0.02	0.01	6	0	0.01	37				
0	0.02	16	0.13	0.01	92	0.07	0	94	0.04	0	94				
Commercial and industrial loans															
0.19	0.47	35	0.62	0.27	84	0.30	0.18	70	0.14	0.18	55				
0.93	1.13	55	0.52	0.74	50	0.55	0.71	57	1.62	0.78	83				
2.22	2.92	30	4.24	1.89	86	0	1.65	21	0.78	1.60	39				
-0.18	0.19	5	-0.09	0.02	3	0.58	0.03	94	7.37	0.06	98				
0	0	8	0.02	0.14	53	0.05	0.28	58	0	0.27	29				

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2020		12/31/2019		12/31/2018		12/31/2017		12/31/2016				
30+ Days Past Due and Nonaccrual Assets													
30–89 days past due loans and leases		11,867		35,973		22,743		17,962					
90+ days past due loans and leases		21,440		280		371		1,265					
Nonaccrual loans and leases		46,037		53,569		53,060		30,105					
Total past due and nonaccrual loans and leases		79,344		89,822		76,174		49,332					
Restructured 30–89 days past due		0		0		0		34					
Restructured 90+ days past due		0		0		0		0					
Restructured nonaccrual		4,416		17,521		22,879		11,404					
Total restructured loans and leases		4,416		17,521		22,879		11,438					
30–89 days past due loans held for sale		1,373		0		0		0					
90+ days past due loans held for sale		21,292		0		0		0					
Nonaccrual loans held for sale		0		0		0		0					
Total past due and nonaccrual loans held for sale		22,665		0		0		0					
Restructured loans and leases in compliance		3,662		2,561		10,910		9,098					
Other real estate owned		12,426		9,899		11,481		30,949					
Other Assets													
30–89 days past due		0		0		0		0					
90+ days past due		0		0		0		0					
Nonaccrual		0		0		0		0					
Total other assets past due and nonaccrual		0		0		0		0					
Percent of Loans and Leases													
30–89 days past due loans and leases	0.15	0.39	17	0.60	0.31	84	0.45	0.32	72	0.39	0.32	69	
90+ days past due loans and leases	0.26	0.12	82	0	0.03	48	0.01	0.03	45	0.03	0.04	62	
Nonaccrual loans and leases	0.57	0.66	47	0.89	0.48	85	1.06	0.49	87	0.66	0.46	77	
90+ days past due and nonaccrual loans and leases	0.83	0.85	58	0.90	0.54	80	1.07	0.54	86	0.69	0.55	73	
30–89 days past due restructured	0	0.01	16	0	0	29	0	0.01	27	0	0.01	55	
90+ days past due restructured	0	0.01	29	0	0	45	0	0	43	0	0	41	
Nonaccrual restructured	0.05	0.13	34	0.29	0.07	90	0.46	0.10	95	0.25	0.10	90	
30–89 days past due loans held for sale	0.02	0	93	0	0	47	0	0	47	0	0	48	
90+ days past due loans held for sale	0.26	0	96	0	0	48	0	0	48	0	0	48	
Nonaccrual loans held for sale	0	0.01	38	0	0	48	0	0	48	0	0	48	
Percent of Loans and Leases and Other Assets													
30+ Days Past Due and Nonaccrual													
30–89 days past due assets	0.15	0.40	17	0.60	0.31	84	0.45	0.32	72	0.39	0.32	69	
90+ days past due assets	0.26	0.12	82	0	0.03	48	0.01	0.03	45	0.03	0.04	62	
Nonaccrual assets	0.57	0.67	46	0.89	0.48	85	1.06	0.49	87	0.66	0.47	77	
30+ days past due and nonaccrual assets	0.98	1.29	44	1.49	0.87	83	1.52	0.88	83	1.08	0.89	71	
Percent of Total Assets													
90+ days past due and nonaccrual assets	0.64	0.52	70	0.66	0.39	80	0.76	0.39	86	0.50	0.40	73	
90+ days past due and nonaccrual assets + other real estate owned	0.76	0.55	80	0.78	0.45	83	0.92	0.45	87	0.99	0.48	86	
Restructured and Nonaccrual Loans and Leases													
+ OREO as Percent of:													
Total assets	0.59	0.60	53	0.81	0.56	75	1.07	0.59	85	1.11	0.63	84	
Allowance for loan and lease losses	70.65	66.66	62	136.33	92.08	75	189.03	95.97	87	284.28	100.14	94	
Equity capital + allowance for loan and lease losses	6.91	4.97	77	8.98	4.77	85	11.91	5.09	90	12.69	5.57	89	
Tier 1 capital + allowance for loan and lease losses	7.03	6.05	65	9.08	5.30	83	12.30	5.65	90	13.02	6.11	87	
Loans and leases + other real estate owned	0.76	0.97	37	1.10	0.78	74	1.50	0.82	86	1.53	0.86	85	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
			BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.09	0.39	17	0.40	0.28	74	0.18	0.29	42	0.30	0.29	59			
	90+ days past due		0.32	0.16	82	0	0.03	24	0	0.03	19	0	0.05	44			
	Nonaccrual.....		0.63	0.76	49	0.98	0.45	89	1.13	0.48	88	0.67	0.43	82			
Commercial and industrial	30–89 days past due		0.19	0.23	57	0.38	0.22	78	0.40	0.23	77	0.33	0.27	67			
	90+ days past due		0	0.03	16	0	0.02	30	0	0.02	32	0.20	0.01	93			
	Nonaccrual.....		0.31	0.75	24	0.47	0.74	48	0.78	0.61	69	0.52	0.60	56			
Individuals	30–89 days past due		1.41	0.83	83	7.26	0.60	97	7.52	0.68	97	3.14	0.69	95			
	90+ days past due		0.04	0.14	48	0.16	0.02	91	0.22	0.03	92	0.13	0.03	86			
	Nonaccrual.....		0.12	0.28	46	0.16	0.12	69	0.86	0.15	92	0.89	0.21	90			
Depository institution loans	30–89 days past due			0			0		0	0	50	0	0	50			
	90+ days past due			0			0		0	0	50	0	0	50			
	Nonaccrual.....			0			0		0	0	50	0	0	50			
Agricultural	30–89 days past due		2.17	0.17	94	1.35	0.10	96	0.77	0.11	91	0.49	0.15	86			
	90+ days past due		0	0	44	0	0	47	0	0.01	44	0	0	45			
	Nonaccrual.....		0.42	0.49	67	1.48	0.80	80	0.61	0.46	75	1.07	0.31	84			
Foreign governments	30–89 days past due			0													
	90+ days past due			0													
	Nonaccrual.....			0.09													
Other loans and leases	30–89 days past due		0	0.18	15	0	0.28	23	0	0.18	23	0	0.12	27			
	90+ days past due		0	0.01	33	0	0	40	0	0	41	0	0	44			
	Nonaccrual.....		0	0.15	19	0	0.04	37	0	0.04	36	0	0.06	36			

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

Memoranda		12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
		BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
1–4 family	30–89 days past due	0.20	0.65	15	0.14	0.53	13	0.38	0.52	50	0.49	0.56	54			
	90+ days past due	0.94	0.33	86	0	0.05	28	0	0.04	22	0.01	0.06	54			
	Nonaccrual	0.51	0.89	33	0.75	0.55	76	0.84	0.61	71	1.06	0.65	81			
Revolving	30–89 days past due	0.35	0.48	43	0.42	0.36	63	1.11	0.36	88	0.75	0.29	85			
	90+ days past due	0	0.03	30	0	0.01	37	0	0.02	37	0	0.02	35			
	Nonaccrual	0.60	1.13	41	0.81	0.34	83	0.37	0.35	58	0.42	0.42	60			
Closed-end	30–89 days past due	0.19	0.65	15	0.13	0.56	14	0.33	0.54	46	0.47	0.63	49			
	90+ days past due	0.99	0.38	86	0	0.05	29	0	0.05	24	0.01	0.06	57			
	Nonaccrual	0.51	0.87	35	0.74	0.57	73	0.86	0.64	68	1.09	0.68	79			
Junior lien	30–89 days past due	0.01	0.02	52	0	0.02	41	0.01	0.02	44	0.03	0.03	64			
	90+ days past due	0	0	32	0	0	41	0	0	38	0	0	72			
	Nonaccrual	0.03	0.04	40	0.04	0.03	64	0.06	0.03	75	0.09	0.04	77			
Commercial real estate	30–89 days past due	0.04	0.26	23	0.53	0.15	88	0.08	0.16	44	0.20	0.15	68			
	90+ days past due	0	0.02	23	0	0.02	34	0	0.02	31	0	0.02	31			
	Nonaccrual	0.68	0.62	58	1.05	0.34	93	1.27	0.41	91	0.46	0.33	73			
Construction and development	30–89 days past due	0.10	0.28	49	1.18	0.20	90	0.20	0.17	64	0.31	0.18	81			
	90+ days past due	0	0.01	35	0	0.01	43	0	0	44	0	0.01	42			
	Nonaccrual	0.37	0.41	70	1.11	0.18	92	1.33	0.18	93	0.09	0.21	58			
1–4 family	30–89 days past due	0.08	0.03	77	0.36	0.05	91	0.08	0.07	74	0.14	0.05	83			
	90+ days past due	0	0	42	0	0	47	0	0	48	0	0	46			
	Nonaccrual	0.26	0.03	92	0.34	0.01	94	0.50	0.04	94	0.08	0.04	83			
Other	30–89 days past due	0.02	0.22	38	0.82	0.12	90	0.12	0.06	80	0.16	0.08	79			
	90+ days past due	0	0	40	0	0	44	0	0	45	0	0.01	44			
	Nonaccrual	0.11	0.35	54	0.77	0.14	90	0.83	0.10	94	0	0.12	50			
Multifamily	30–89 days past due	0	0.09	22	0	0.03	38	0	0.03	74	0	0.04	35			
	90+ days past due	0	0	45	0	0	46	0	0	46	0	0	45			
	Nonaccrual	0	0.11	20	0	0.03	37	0	0.04	34	0.01	0.05	66			
Nonfarm non-residential	30–89 days past due	0	0.23	13	0.13	0.13	58	0.02	0.17	23	0.19	0.14	69			
	90+ days past due	0	0.02	26	0	0.02	37	0	0.02	34	0	0.02	33			
	Nonaccrual	1	0.80	64	1.09	0.36	90	1.38	0.52	88	0.77	0.40	84			
Owner Occupied	30–89 days past due	0	0.07	16	0.10	0.06	71	0.01	0.08	29	0.03	0.06	45			
	90+ days past due	0	0	33	0	0.01	40	0	0	38	0	0.01	35			
	Nonaccrual	0.19	0.27	40	0.15	0.19	49	0.15	0.20	51	0.23	0.16	69			
Other	30–89 days past due	0	0.14	22	0.02	0.05	56	0.01	0.07	44	0.16	0.06	83			
	90+ days past due	0	0.01	33	0	0.01	41	0	0.01	39	0	0.01	39			
	Nonaccrual	0.81	0.44	75	0.93	0.14	97	1.24	0.22	92	0.54	0.16	85			
Farmland	30–89 days past due	0.05	0.11	63	0.82	0.21	86	0.23	0.09	80	0.78	0.10	93			
	90+ days past due	0	0	45	0	0.01	45	0	0	46	0	0	45			
	Nonaccrual	1.08	1.13	66	2.36	1.06	78	1.01	0.49	79	1.97	0.44	90			
Credit card	30–89 days past due	0.01	0.95	15	56.27	0.87	98	52.85	1.03	98	55.67	0.83	97			
	90+ days past due	0.01	0.63	27	3.51	0.18	98	6.09	0.26	96	3.28	0.22	93			
	Nonaccrual	0	0.05	37	0.02	0	92	1.02	0.07	94	1.05	0.08	91			

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

	Dollar Amount in Thousands		12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016								
Common Equity Tier 1 Capital															
Common stock plus related surplus			247,753	248,693	221,987	221,987									
Retained earnings			535,424	419,522	384,164	312,650									
Accumulated other comprehensive income (AOCI)			28,169	18,269	-12,691	-6,447									
Common equity tier 1 minority interest			0	0	0	0									
Common equity tier 1 capital before adjustments/deductions			811,346	686,484	593,460	528,190									
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets			72,208	71,241	94,748	87,349									
Accumulated other comprehensive income-related adjustments			28,169	18,269	-12,691	-6,447									
Other deductions from common equity tier 1 capital			0	0	0	0									
Subtotal:			710,969	596,974	511,403	447,288									
Adjustments and deductions for common equity tier 1 capital			0	6,416	24,998	18,833									
Common equity tier 1 capital			710,969	590,558	486,405	428,455									
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus			85,200	88,217	86,970	85,777									
Non-qualifying capital instruments			0	0	0	0									
Tier 1 minority interest not included in common equity tier 1 capital			0	0	0	0									
Additional tier 1 capital before deductions			85,200	88,217	86,970	85,777									
Less: Additional tier 1 capital deductions			0	0	0	0									
Additional tier 1 capital			85,200	88,217	86,970	85,777									
Tier 1 Capital			796,169	678,775	573,375	514,232									
Tier 2 Capital															
Tier 2 capital instruments and related surplus			158,791	100,000	100,000	100,000									
Non-qualifying capital instruments			0	0	0	0									
Total capital minority interest not included in tier 1 capital			0	0	0	0									
Allowance for loan and lease losses in tier 2 capital			93,148	52,401	43,203	29,207									
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity					10	31									
Tier 2 capital before deductions			251,939	152,401	143,213	129,238									
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions			0	0	0	0									
Tier 2 capital			251,939	152,401	143,213	129,238									
Exited advanced approach tier 2 capital															
Total capital			1,048,108	831,176	716,588	643,470									
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted			10,371,423	7,994,140	6,925,048	6,255,579									
Less: Deductions from common equity tier 1 capital			72,208	77,657	119,746	106,182									
Less: Other deductions			606,917	0	0	0									
Total assets for leverage ratio			9,692,298	7,916,483	6,805,302	6,149,397									
Total risk-weighted assets			8,365,767	6,649,129	5,576,091	4,997,812									
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Common equity tier 1 capital, column A	8.50	12.35	2	8.88	12.50	4	8.72	12.37	3	8.57	11.95	5			
Common equity tier 1 capital, column B	0	0.30	46	0	0	50	0	0	50	0	0	50			
Tier 1 capital, column A	9.52	13.08	1	10.21	13.19	7	10.28	13.03	9	10.29	12.68	12			
Tier 1 capital, column B	0	0.34	46	0	0	50	0	0	50	0	0	50			
Total capital, column A	12.53	15.23	7	12.50	14.63	14	12.85	14.48	23	12.88	14.15	29			
Total capital, column B	0	0.39	46	0	0	50	0	0	50	0	0	50			
Tier 1 leverage	8.21	9.13	22	8.57	10.39	10	8.43	10.37	10	8.36	10.04	10			
Supplementary leverage ratio, advanced approaches HCs		8.72													

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2020		12/31/2019		12/31/2018		12/31/2017		12/31/2016		Percent Change	
											1-Year	5-Year
Insurance Activities												
Total insurance underwriting assets.....		0		0		0		0		0		
Total property and casualty assets.....		0		0		0		0		0		
Reinsurance recoverables (P/C)												
Total life and health assets.....		0		0		0		0		0		
Reinsurance recoverables (L/H).....												
Separate account assets (L/H).....		0		0		0		0		0		
Total insurance underwriting equity		0		0		0		0		0		
Total property and casualty equity.....		0		0		0		0		0		
Total life and health equity		0		0		0		0		0		
Total insurance underwriting net income		0		0		0		0		0		
Total property and casualty		0		0		0		0		0		
Total life and health		0		0		0		0		0		
Claims and claims adjusted expense reserves (P/C).....		0		0		0		0		0		
Unearned premiums (P/C)		0		0		0		0		0		
Policyholder benefit and contractholder funds (L/H).....		0		0		0		0		0		
Separate account liabilities (L/H).....		0		0		0		0		0		
Insurance activities revenue.....		15,840		10,887		10,585		8,176			45.49	94.91
Other insurance activities income		15,840		10,887		10,585		8,176			45.49	94.91
Insurance and reinsurance underwriting income		0		0		0		0				
Premiums		0		0		0		0				
Credit related insurance underwriting.....		0		0		0		0				
Other insurance underwriting.....		0		0		0		0				
Insurance benefits, losses, expenses		0		0		0		0				
Net assets of insurance underwriting subsidiaries.....		0		0		0		0				
Life insurance assets.....		154,548		152,101		146,957		82,956			1.61	162.49

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets.....	0	0	39	0	0	48	0	0	48	0	0	47			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	53.67			60			66.67			75					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	46.33			40			33.33			25					
Separate account assets (L/H) / Total life assets	11.24			0			0			0					
Insurance activities revenue / Adjusted operating income	2.88	0.41	93	2.72	0.37	92	2.95	0.46	89	2.58	0.44	89			
Premium income / Insurance activities revenue	0	2.84	40	0	0.03	47	0	0	48	0	0.01	47			
Credit related premium income / Total premium income.....	38.23			100			50			60					
Other premium income / Total premium income	61.77			0			50			40					
Insurance underwriting net income / Consolidated net income	0	0.03	44	0	0	48	0	0	48	0	0	47			
Insurance net income (P/C) / Equity (P/C).....	15.59			37.86			72.25			31.81					
Insurance net income (L/H) / Equity (L/H)	3.62														
Insurance benefits, losses, expenses / Insurance premiums	447.82			132.57			116.87			136.34					
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0			0			0				
Reinsurance recovery (L/H) / Total assets (L/H).....		0			0			0			0				
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	49	0	0	49	0	0	49			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	17.48	11.03	76	20.92	11.53	84	23.96	13.70	94	15.39	14.86	49			
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)		0			0										
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.75	37	0	0	49	0	0	49	0	0	49			

Foreign Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Foreign Activities					
Total foreign loans and leases	0	0	0	0	
Real estate loans.....	0	0	0	0	
Commercial and industrial loans	0	0	0	0	
Loans to depository institutions and other banks acceptances	0	0	0	0	
Loans to foreign governments and institutions	0	0	0	0	
Loans to individuals	0	0	0	0	
Agricultural loans.....	0	0	0	0	
Other foreign loans.....	0	0	0	0	
Lease financing receivables.....	0	0	0	0	
Debt securities	0	0	0	0	
Interest-bearing bank balances	0	0	0	0	
Total selected foreign assets	0	0	0	0	
Total foreign deposits	0	0	0	0	
Interest-bearing deposits	0	0	0		
Non-interest-bearing deposits.....	0	0	0		

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Analysis Ratios															
Yield: Foreign loans		0.87			0			0			0				
Cost: Interest-bearing deposits.....		0.42			2.53			1.85			0.84				
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		5.18													
Commercial and industrial loans		0.64			2.35			3.83			4.38				
Foreign governments and institutions		0													
Growth Rates															
Net loans and leases.....		-2.40			-47.91			-27.26			22.03				
Total selected assets.....		2.04			-25.04			5.03			-5.54				
Deposits		3.46			2.53			-2.42			-22.72				

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
		1-Year	5-Year					
Securitization activities.....		1,932,432	1,760,285	1,575,072	0		9.78	
1–4 family residential loans		1,932,432	1,760,285	1,575,072	0		9.78	
Home equity lines		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Auto loans.....		0	0	0	0			
Commercial and industrial loans		0	0	0	0			
All other loans and leases.....		0	0	0	0			
Retained credit exposure.....		0	0	0	0			
1–4 family residential loans		0	0	0	0			
Home equity lines		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Auto loans.....		0	0	0	0			
Commercial and industrial loans		0	0	0	0			
All other loans and leases.....		0	0	0	0			
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0			
Seller's interest carried as securities and loans		0	0	0	0			
Home equity lines		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Commercial and industrial loans		0	0	0	0			
Asset-backed commercial paper conduits.....		0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0			
Liquidity commitments provided to conduit structures		0	0	0	0			
Activity as a Percent of Total Assets								
Securitization activities.....		18.29	21.62	22.38	0			
1–4 family residential loans		18.29	21.62	22.38	0			
Home equity lines		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Auto loans.....		0	0	0	0			
Commercial and Industrial loans		0	0	0	0			
All other loans and leases.....		0	0	0	0			
Asset-backed commercial paper conduits.....		0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0			
Liquidity commitments provided to conduit structures		0	0	0	0			
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans		40.53	44.53	42.87				
Home equity lines		1.15	1.23	1.13				
Credit card receivables.....		0.10	0.08	0.09				
Auto loans and other consumer loans.....		1.23	2.06	2.40				
Commercial and industrial loans		12.31	8.44	6.88				
All other loans and leases.....		44.68	43.66	46.63				

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	
	Percent of Total Securitization Activities by Type					
Retained credit exposure.....	0	0	0			
1–4 family residential loans.....	0	0	0			
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....	0	0	0			
Seller's interest carried as securities and loans	0	0	0			
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0	
Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change
						1-Year 5-Year
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	59,353	88,381	25,012	0		-32.84
Home equity lines.....	0	0	0	0		
Credit card receivables.....	0	0	0	0		
Auto loans	0	0	0	0		
Commcial and industrial loans	0	0	0	0		
All other loans and leases.....	0	0	0	0		
Total 30–89 days past due securitized assets.....	59,353	88,381	25,012	0		-32.84
90+ Days Past Due Securitized Assets						
1–4 family residential loans	118,227	37,422	36,182	0		215.93
Home equity lines.....	0	0	0	0		
Credit card receivables.....	0	0	0	0		
Auto loans	0	0	0	0		
Commercial and industrial loans	0	0	0	0		
All other loans and leases.....	0	0	0	0		
Total 90+ days past due securitized assets	118,227	37,422	36,182	0		215.93
Total past due securitized assets.....	177,580	125,803	61,194	0		41.16
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0		
Home equity lines.....	0	0	0	0		
Credit card receivables.....	0	0	0	0		
Auto loans	0	0	0	0		
Commercial and industrial loans	0	0	0	0		
All other loans and leases.....	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0		

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	3.07	5.02	1.59		
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	3.07	5.02	1.59		
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	6.12	2.13	2.30		
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	6.12	2.13	2.30		
Total past due securitized assets percent of securitized assets	9.19	7.15	3.89		
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0		
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0	0		
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	1.55	2.61	1.03		
Home equity lines	0.35	0.42	1.11		
Credit card receivables	0.01	56.27	52.85		
Commercial and industrial loans	0.19	0.38	0.40		
All other loans and leases	0.11	0.77	0.39		
Total managed loans past due 30–89 days	0.71	1.60	0.72		
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	3.42	1.08	1.28		
Home equity lines	0	0	0		
Credit card receivables	0.01	3.51	6.09		
Commercial and industrial loans	0	0	0		
All other loans and leases	0	0	0		
Total managed loans past due 90+ days	1.39	0.48	0.55		
Total Past Due Managed Assets	2.09	2.08	1.28		
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0.01	0	0.01		
Home equity lines	0.04	0.14	0.10		
Credit card receivables	2.22	4.24	0		
Commercial and industrial loans	0.19	0.62	0.30		
All other loans and leases	0.13	0.08	0.04		
Net Losses on Managed Assets Percent of Total Managed Assets	0.09	0.10	0.04		

Parent Company Income Statement

	Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
		1-Year	5-Year					
Operating Income								
Income from bank subsidiaries	26,300	33,216	29,821	49,524			-20.82	-14.77
Dividends	26,300	33,216	29,821	49,524			-20.82	-14.77
Interest	0	0	0	0				
Management and service fees	0	0	0	0				
Other income	0	0	0	0				
Income from nonbank subsidiaries	3,090	2,131	115	89			45.00	-70.35
Dividends	3,090	2,131	115	89			45.00	-70.35
Interest	0	0	0	0				
Management and service fees	0	0	0	0				
Other income	0	0	0	0				
Income from subsidiary holding companies	0	0						
Dividends	0	0						
Interest	0	0						
Management and service fees	0	0						
Other income	0	0						
Total income from subsidiaries	29,390	35,347	29,936	49,613			-16.85	-28.80
Securities gains (losses)	0	0	0	0				
Other operating income	3,119	1,128	779	466			176.51	5098.33
Total operating income	32,509	36,475	30,715	50,079			-10.87	-21.36
Operating Expenses								
Personnel expenses	0	0	0	0				
Interest expense	7,954	5,982	5,974	4,865			32.97	11951.52
Other expenses	4,797	6,443	6,260	4,874			-25.55	329.07
Provision for loan and lease losses	0	0	0	0				
Total operating expenses	12,751	12,425	12,234	9,739			2.62	976.94
Income (loss) before taxes	19,758	24,050	18,481	40,340			-17.85	-50.80
Applicable income taxes (credit)	-2,452	2,001	0	0				
Extraordinary items				0				
Income before undistributed income of subsidiaries	22,210	22,049	18,481	40,340			0.73	-44.69
Equity in undistributed income of subsidiaries	93,692	26,378	72,572	35,230			255.19	3544.19
Bank subsidiaries	94,549	26,276	70,659	33,932			259.83	603.96
Nonbank subsidiaries	-857	102	1,913	1,298				
Subsidiary holding companies	0	0	0	0				
Net income (loss)	115,902	48,427	91,053	75,570			139.33	171.26
Memoranda								
Bank net income	120,849	59,492	100,480	83,456			103.13	172.87
Nonbank net income	2,233	2,233	2,028	1,387			0.00	
Subsidiary holding companies' net income	0	0	0	0				

Parent Company Balance Sheet

	Dollar Amount in Thousands	12/31/2020		12/31/2019		12/31/2018		12/31/2017		12/31/2016		Percent Change	
		% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	% of Total Assets	12/31/2017	% of Total Assets	12/31/2016	1-Year	5-Year
Assets													
Investment in bank subsidiaries		967,519	91.06	812,396	91.92	725,161	92.38	660,747				19.09	225.07
Common and preferred stock		967,519	91.06	812,396	91.92	725,161	92.38	660,747				19.09	225.07
Excess cost over fair value		0	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	0		
Other receivables		0	0	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries		8,095	0.76	8,960	1.01	8,857	1.13	6,945				-9.65	3.54
Common and preferred stock		8,095	0.76	8,960	1.01	8,857	1.13	6,945				-9.65	3.54
Excess cost over fair value		0	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	0		
Other receivables		0	0	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	0		
Common and preferred stock		0	0	0	0	0	0	0	0	0	0		
Excess cost over fair value		0	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	0		
Other receivables		0	0	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries													
Net loans and leases		50,914	4.79	38,930	4.40	15,946	2.03	14,595				30.78	41293.50
Securities		0	0	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution		28,160	2.65	22,063	2.50	32,786	4.18	33,730				27.63	291.22
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment		0	0	0	0	493	0.06	439					
Intangible assets		0	0	0	0	0	0	0	0	0	0		
Other assets		7,818	0.74	1,466	0.17	1,729	0.22	1,796				433.29	1209.55
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	0		
Total assets		1,062,506	100.00	883,815	100.00	784,972	100.00	718,252				20.22	239.06
Liabilities and Capital													
Deposits		0	0	0	0	0	0	0	0	0	0		
Securities sold (repos)		0	0	0	0	0	0	0	0	0	0		
Commercial paper		0	0	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less		0	0	2,000	0.23	2,000	0.25	2,000				-100.00	-100.00
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0	0	0		
Subordinated notes and debentures		158,791	14.94	100,000	11.31	100,000	12.74	100,000				58.79	
Other liabilities		7,129	0.67	7,061	0.80	2,488	0.32	2,286				0.96	8189.53
Balance due to subsidiaries and related institutions		85,241	8.02	88,271	9.99	87,024	11.09	85,777				-3.43	108.49
Total liabilities		251,161	23.64	197,332	22.33	191,512	24.40	190,063				27.28	484.49
Equity Capital		811,345	76.36	686,483	77.67	593,460	75.60	528,189				18.19	200.06
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0	0	0	0		
Common stock		70	0.01	70	0.01	68	0.01	68				0.00	45.83
Common surplus		288,564	27.16	287,671	32.55	262,164	33.40	262,164				0.31	515.87
Retained earnings		535,423	50.39	419,522	47.47	384,164	48.94	301,649				27.63	135.68
Accumulated other comprehensive income		28,169	2.65	18,269	2.07	-12,691	-1.62	-6,447				54.19	1076.65
Other equity capital components		-40,881	-3.85	-39,049	-4.42	-40,245	-5.13	-29,245					
Total liabilities and equity capital		1,062,506	100.00	883,815	100.00	784,972	100.00	718,252				20.22	239.06
Memoranda													
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries		85,241	8.02	88,271	9.99	87,024	11.09	85,777				-3.43	108.49
Notes payable to subsidiaries that issued TPS		85,241	8.02	88,271	9.99	87,024	11.09	85,777				-3.43	113.94
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Profitability															
Net income / Average equity capital	15.89	7.29	93	7.62	10.58	19	13.59	11.03	79	9.86	8.67	67			
Bank net income / Average equity investment in banks	13.78	7.45	88	7.71	10.85	17	14.78	11.56	78	12.97	9.11	86			
Nonbank net income / Average equity investment in nonbanks	27.15	9.75	85	24.43	12.07	76	25.49	10.83	80	22.40	9.81	78			
Subsidiary HCs net income / Average equity investment in sub HCs		7.01			15.16			9.40			8.81				
Bank net income / Parent net income	104.27	88.16	61	122.85	103.77	95	110.35	104.73	78	110.44	104.64	80			
Nonbank net income / Parent net income	1.93	3.59	59	4.61	1.08	86	2.23	0.99	77	1.84	1.13	74			
Subsidiary holding companies' net income / Parent net income		68.34			92.33			90.39			90.33				
Leverage															
Total liabilities / Equity capital	30.96	20.06	79	28.75	9.66	94	32.27	9.50	96	35.98	11.14	94			
Total debt / Equity capital	19.57	14.41	75	14.86	3.93	88	17.19	3.94	90	19.31	4.62	95			
Total debt + notes payable to subs that issued TPS / Equity capital	30.08	16.67	80	27.72	7.99	95	31.85	7.93	96	35.55	9.36	95			
Total debt + Loans guaranteed for affiliate / Equity capital	19.57	14.68	75	14.86	3.97	88	17.19	3.98	90	19.31	4.64	95			
Total debt / Equity capital – excess over fair value	19.57	14.52	75	14.86	3.93	88	17.19	3.94	90	19.31	4.62	95			
Long-term debt / Equity capital	19.57	13.56	76	14.57	3.86	88	16.85	3.76	90	18.93	4.39	94			
Short-term debt / Equity capital	0	0.77	38	0.29	0.01	93	0.34	0.03	92	0.38	0.02	92			
Current portion of long-term debt / Equity capital	0	0.06	40	0	0	47	0	0	46	0	0	46			
Excess cost over fair value / Equity capital	0	0.08	39	0	0	46	0	0	46	0	0	46			
Long-term debt / Consolidated long-term debt	15.42	34.67	32	25.91	14.37	72	30.77	15.49	71	32.35	17.83	70			
Double Leverage															
Equity investment in subs / Equity capital	120.25	102.81	95	119.65	104.21	93	123.68	104.10	94	126.41	105.17	96			
Total investment in subs / Equity capital	120.25	110.16	84	119.65	104.48	93	123.68	104.38	94	126.41	105.55	96			
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	1.42	0.47	84	2.79	0.44	93	1.54	0.36	89	1.85	0.56	85			
Equity investment in subs – equity cap / Net income-div (X)	1.42	1.82	52	3.81	1.47	87	1.97	1.18	83	2.67	1.91	76			
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	274.18	136.59	91	135.23	153.39	56	96.73	113.37	43	151.33	96.31	86			
Cash from ops + noncash items + op expense / Op expense + dividend	227.82	147.24	84	159.08	152.31	65	101.57	123.74	41	157.33	100.80	85			
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	147.82	134.08	66	57.94	105.99	16	97.09	108.88	39	201.23	101.42	92			
Pretax operating income + interest expense / Interest expense	348.40	2,016.32	20	502.04	17,211.14	18	409.36	1,631.73	41	929.19	1,955.22	73			
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	257.57	1,539.23	18	301.98	2,481.22	13	259.72	1,015.91	29	528.88	1,082.59	53			
Dividends + interest from subsidiaries / Interest expense + dividends	369.50	150.43	92	185.55	196.13	64	117.34	140.89	52	175.81	107.07	84			
Fees + other income from subsidiaries / Salary + other expenses	0	13.95	31	0	3.91	38	0	3.76	37	0	6.15	36			
Net income / Current part of long-term debt + preferred dividends (X)		35.64			71.69			106.04			71.32				
Other Ratios															
Net assets that reprice within 1 year / Total assets	4.43	3.85	61	6.68	1.59	86	3.92	1.59	79	4.42	1.68	79			
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due	0	0.10	46	0	0	50	0	0	50	0	0	50			
Nonaccrual	0	1.03	40	0	8.16	42	0	0.70	46	0	0.46	47			
Total	0	1.13	37	0	8.16	42	0	0.70	46	0	0.46	47			
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49			
To nonbank subsidiaries	0	0.05	46	0	0	49	0	0	49	0	0	50			
To subsidiary holding companies	0	0	49	0	0	50	0	0	50	0	0	50			
Total	0	0.05	46	0	0	49	0	0	49	0	0	49			
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.07	2.66	46	0.10	0.13	70	0.10	0.14	71	0.09	0.15	70			
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	50	0	0	50			
Combined foreign nonbank subsidiary assets	0	0.08	38	0	0	49	0	0	49	0	0	49			

Parent Company Analysis—Part 2

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	0	81.10	1	59.27	65.39	46	105.72	87.25	70	57.89	100.86	24			
Dividends declared / Net income	0	42.29	4	26.98	25.65	49	21.46	24.10	45	30.90	32.32	42			
Net income – dividends / Average equity.....	15.89	4.14	95	5.56	7.61	23	13.12	8.12	89	9.93	5.74	87			
Percent of Dividends Paid															
Dividends from bank subsidiaries		132.17		254.18	160.93	80	152.62	131.90	63	212.06	106.72	87			
Dividends from nonbank subsidiaries		3.41		16.31	2.59	88	0.59	2.83	70	0.38	2.37	69			
Dividends from subsidiary holding companies.....		4.85		0	0	48	0	0	48	0	0	48			
Dividends from all subsidiaries		174.85		270.49	209.89	80	153.21	144.51	61	212.44	114.69	85			
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	21.76	60.28	16	55.83	45.88	59	29.68	33.37	45	59.34	35.18	76			
Interest income from bank subsidiaries.....	0	0.36	20	0	0.09	32	0	0.11	29	0	0.14	28			
Management and service fees from bank subsidiaries	0	1.47	37	0	0.47	43	0	0.32	43	0	0.94	41			
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0.01	44	0	0	45			
Operating income from bank subsidiaries.....	21.76	62.88	15	55.83	48.40	57	29.68	35.67	43	59.34	41.35	71			
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	138.38	56.39	85	95.43	76.61	53	5.67	80.47	19	6.42	129.02	26			
Interest income from nonbank subsidiaries.....	0	7.38	32	0	0.91	44	0	0.31	46	0	0.63	45			
Management and service fees from nonbank subsidiaries	0	0.86	39	0	0.02	47	0	0.17	46	0	0.60	44			
Other income from nonbank subsidiaries.....	0	0.16	46	0	0.01	47	0	0.06	46	0	0.08	46			
Operating income from nonbank subsidiaries	138.38	79.84	79	95.43	83.73	52	5.67	96.62	16	6.42	153.75	20			
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		43.51			65.48			43.51			58.43				
Interest income from subsidiary holding companies		8.40			0			0			0.07				
Management and service fees from subsidiary holding companies.....		0.44			0			0			-0.14				
Other income from subsidiary holding companies.....		0.01			0			0.15			0				
Operating income from subsidiary holding companies.....		55.20			65.48			43.66			58.36				
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	80.90	69.76	34	91.07	77.61	33	97.09	72.95	55	98.89	67.33	72			
Interest income from bank subsidiaries.....	0	0.63	20	0	0.23	32	0	0.55	29	0	1.07	28			
Management and service fees from bank subsidiaries	0	1.87	37	0	0.75	43	0	0.59	43	0	2.14	41			
Other income from bank subsidiaries.....	0	0.04	45	0	0.01	46	0	0.01	44	0	0.01	45			
Operating income from bank subsidiaries	80.90	82.20	25	91.07	94.06	23	97.09	89.39	41	98.89	79.76	56			
Dividends from nonbank subsidiaries	9.51	1.95	87	5.84	1.13	86	0.37	2.65	69	0.18	1.78	66			
Interest income from nonbank subsidiaries.....	0	0.73	36	0	0	45	0	0	46	0	0	46			
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0	48	0	0	47	0	0	47			
Other income from nonbank subsidiaries.....	0	0.01	46	0	0	47	0	0	47	0	0	46			
Operating income from nonbank subsidiaries	9.51	4.70	81	5.84	1.56	84	0.37	3.33	65	0.18	3.09	60			
Dividends from subsidiary holding companies.....	0	2.53	44	0	0	47	0	0	48	0	0	48			
Interest income from subsidiary holding companies	0	0.11	44	0	0	49	0	0	49	0	0	49			
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	50	0	0	50	0	0	50			
Other income from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49			
Operating income from subsidiary holding companies.....	0	4.56	42	0	0	47	0	0	47	0	0	47			
Loans and advances from subsidiaries / Short term debt.....		135.13		4,413.55	1,178.56	90	4,351.20	854.19	93	4,288.85	886.47	91			
Loans and advances from subsidiaries / Total debt	53.68	27.08	77	86.54	70.71	70	85.32	81.26	69	84.10	74.60	63			